

What is reimbursed in 2024?

Effective from: 1 January 2024

Reimbursement Guide

Contracted care

What we reimburse

This overview lists the reimbursements provided under our basic, supplemental and dental insurance policies. These reimbursements are only for care provided by contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

We have three basic insurance policies

All basic insurance policies reimburse the same care. The government stipulates this. The difference between our three basic insurance policies (Basis Budget, Basis Zeker and Basis Exclusief) is the number of hospitals and care providers where we fully reimburse your treatment and how much we reimburse for care provided by non-contracted care providers. Reimbursements under basic insurance are subject to the mandatory excess. A statutory personal contribution may also apply.

Basis Budget (arranged care policy with hospital care at selected hospitals)

- You will receive 100% reimbursement at all selected hospitals and contracted care providers.
For an overview of selected hospitals, please visit zk.nl/ziekenhuizenbasisbudget.
- You will be reimbursed 75% of the average contracted rate at non-selected hospitals and non-contracted care providers.

Emergency medical care, obstetric or midwifery care and dental surgery are fully reimbursed at all hospitals. Treatment at a non-selected hospital is also fully reimbursed if a specialist refers you. For more information about Basis Budget, please visit zk.nl/basis-budget.

Basis Zeker (arranged care policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 75% of the average contracted rate at non-contracted hospitals and care providers.

Basis Exclusief (combined policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 100% of the market or statutory rate at most non-contracted care providers.
- You will be reimbursed 85% of the average contracted rate at non-contracted GGZ and community nursing care providers.

To find out how we set our rates, what rates there are, and what the statutory or market rate means, please visit zk.nl/niet-gecontracteerde-zorg.

We have five supplemental insurance policies and five dental insurance policies

You can take out supplemental insurance for care not covered by your basic insurance. For example, if you want additional reimbursements and more security. This Reimbursement Guide lists all supplemental and dental insurance policies. This enables you to compare them and determine what fits you best.



Find out if we have a contract with your hospital or care provider

Visit zk.nl/zorgzoeker for an overview of all contracted hospitals and care providers.

Contracted Care Reimbursement Guide 2024

This Reimbursement Guide summarises what we reimburse. These reimbursements are only for care provided by contracted care providers. These are hospitals and care providers with which we have contractual agreements regarding care, price and quality. Unless otherwise indicated, the reimbursements apply per person per calendar year.

| Alternative | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|---|--|--|--|--|--|--|
| Alternative treatment, therapies and anthroposophic and homoeopathic medication | | | | €40 per day, up to €250, incl. medication | €40 per day, up to €450, incl. medication | €40 per day, up to €650, incl. medication |
| Abroad | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Non-urgent medical treatment abroad | Yes, up to the rate charged in the Netherlands | care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions | care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions | care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions | care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions | Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions |
| Overnight stay and transport costs in the case of specialist treatments provided abroad | | accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined. | accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined. | accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined. | accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined. | accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined. |
| Emergency pharmaceutical care abroad (not reimbursed under your basic insurance) | | €50 | €50 | €50 | €50 | €50 |
| Emergency medical treatment abroad | Yes, up to the rate charged in the Netherlands | supplemental coverage up to 100% of the costs | supplemental coverage up to 100% of the costs | supplemental coverage up to 100% of the costs | supplemental coverage up to 100% of the costs | supplemental coverage up to 100% of the costs |
| Vaccinations, consultations and preventive medication required for foreign travel | | | Yes | Yes | Yes | Yes |
| Transport of the insured person and mortal remains to the Netherlands (repatriation) | | Yes | Yes | Yes | Yes | Yes |
| Physical therapy and Cesar or Mensendieck remedial therapy | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Pelvic physical therapy to treat urinary incontinence for insured persons aged 18 or older | Yes, treatments 1 to 9 | | 9 treatments | 12 treatments | 27 treatments | 36 treatments |
| Exercise programmes (for former heart failure, diabetes type 2, COPD, rheumatoid arthritis or cancer) | | | | | €350 throughout the insurance period if provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose | €350 throughout the insurance period if provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose |

| Physical therapy and Cesar or Mensendieck remedial therapy | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|---|--|-------------------|--|---|--|--|
| Remedial therapy in a hot water pool to treat rheumatoid arthritis | | | | | €150 | €200 |
| Occupational therapy | Yes, 10 hours | | | | 3 hours | 4 hours |
| Physical therapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older | 12 treatments per 12 months | | 9 treatments | 12 treatments | 27 treatments | 36 treatments |
| Physical therapy to treat chronic obstructive pulmonary disease (COPD) for insured persons aged 18 years or older | <p>In the first 12 months, depending on the GOLD Classification, up to:</p> <ul style="list-style-type: none"> • Class A: 5 treatments • Class B1: 27 treatments • Class B2, C and D: 70 treatments <p>If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification):</p> <ul style="list-style-type: none"> • Class B1: 3 treatments per 12 months • Class B2, C and D: 52 treatments per 12 months | | 9 treatments | 12 treatments | 27 treatments | 36 treatments |
| Physical therapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older | 37 treatments per 12 months | | 9 treatments | 12 treatments | 27 treatments | 36 treatments |
| Physical therapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree) | all treatments | | | | | |
| Physical therapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree) | treatments 1 to 9 per diagnosis (if medically necessary, 9 additional treatments) | | 9 treatments | 12 treatments (with a maximum of 9 manual therapy treatments per indication) | 27 treatments (with a maximum of 9 manual therapy treatments per indication) | 36 treatments (with a maximum of 9 manual therapy treatments per indication) |
| Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree) | 21st treatment onwards (you pay for treatments 1 to 20) | | 9 treatments (you pay for treatments 10 to 20) | 12 treatments, with a maximum of 9 manual therapy treatments per indication (you pay for treatments 13 to 20) | 20 treatments, with a maximum of 9 manual therapy treatments per indication | 20 treatments, with a maximum of 9 manual therapy treatments per indication |
| Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree) | | | 9 treatments | 12 treatments (with a maximum of 9 manual therapy treatments per indication) | 27 treatments (with a maximum of 9 manual therapy treatments per indication) | 36 treatments (with a maximum of 9 manual therapy treatments per indication) |

| Physical therapy and Cesar or Mensendieck remedial therapy | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|--|--|--|--|--|--|--|
| Physical therapy aftercare (after oncology, for cardiovascular disease, or following a stroke) | | Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years | Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years | Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years | Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years | Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years |
| Skin | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Acne treatment | | | | | €250 | €250 |
| Camouflage lessons | | | | | €200 throughout the insurance period | €200 throughout the insurance period |
| Electrical epilation, IPL or laser epilation | | | | | €300 | €300 |
| Medical devices | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Hand splint | | | | | <ul style="list-style-type: none"> Finger or small thumb splint: €40 Wrist, hand or large thumb splint: €60 Dynamic or static splint: €90 | <ul style="list-style-type: none"> Finger or small thumb splint: €40 Wrist, hand or large thumb splint: €60 Dynamic or static splint: €90 |
| Head covering | | | | | €100 | €100 |
| Medical devices reimbursed by your basic insurance | Yes, see the Medical Devices Regulations on our website | | | | | |
| Artificial nipple or mamilla prosthesis (custom prosthesis) | | | | Yes | Yes | Yes |
| Personal alert system required for medical reasons | yes, for personal alert system (see the Medical Devices Regulations on our website) | | | | Yes, a subscription fee for a personal alert system | Yes, a subscription fee for a personal alert system |
| Adhesive strips for breast prosthesis | | | | Yes | Yes | Yes |
| Bedwetting alarm | | | | €100 throughout the insurance period | €100 throughout the insurance period | €100 throughout the insurance period |
| Wig or toupim | €465 per wig or toupim (see the Medical Devices Regulations on our website) | | | | €100 | €200 |
| PTNS incontinence therapy (rental costs) | | | | | Yes, if supplied by a contracted supplier | Yes, if supplied by a contracted supplier |
| Medicines and dietary preparations | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Contraceptives up to the age of 21 | Yes, with the exception of the statutory personal contribution of €250 (upper-limit price) | | | | | |
| Contraceptives, 21 or older | Yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contribution of €250 (upper-limit price) | | Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy | Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy | Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy | Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy |

| Medicines and dietary preparations | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|---|--|---|---|---|--|--|
| Medicines reimbursed under your basic insurance | Yes, with the exception of the statutory personal contribution of €250 (upper-limit price); see the Pharmaceutical Care Regulations on our website | | | | | |
| Registered medicines and pharmacy preparations not reimbursed under basic insurance | | €750 if supplied by a contracted pharmacy | €750 if supplied by a contracted pharmacy | €750 if supplied by a contracted pharmacy | €750 if supplied by a contracted pharmacy | €750 if supplied by a contracted pharmacy |
| <i>(see our website for the list of medicines/disorders that we reimburse)</i> | | | | | | |
| Melatonin (for sleep problems) | | | | | Yes, only from De Nationale Apotheek online pharmacy | Yes, only from De Nationale Apotheek online pharmacy |
| Oral health care and dentistry | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| If you have taken out supplemental dental insurance, check further in this Reimbursement Guide to see what reimbursement is provided by your supplemental dental insurance. | | | | | | |
| Front tooth replacement (deferred) from 18 to 23 years | Yes | | | | | |
| Implants in a severely shrunken, toothless jaw for a full set of removable dentures (false teeth) | Yes, in the case of a serious developmental or growth disorder or an acquired deformity of the teeth, jaw or mouth | | | | | |
| Dental surgery 18 or older | Yes | | | | | |
| Crowns, bridges, inlays and implants up to 18 | | | | Yes | Yes | Yes |
| Full set of removable dentures (false teeth) | 75% (the statutory personal contribution is 25%) | | | | | statutory personal contribution |
| Full set of removable implant-retained dentures (false teeth) | 92% for the upper jaw (the statutory personal contribution is 8%) 90% for the lower jaw (the statutory personal contribution is 10%) | | | | | statutory personal contribution |
| Dentures - the combination of an implant-retained denture for one jaw and a non-implant-retained denture for the other jaw (code J080). | 83% (the statutory personal contribution is 17%) | | | | | statutory personal contribution |
| Reparation or refitting of a full set of removable dentures (false teeth) | 90% (the statutory personal contribution is 10%) | | | | | statutory personal contribution |
| Orthodontic care (braces) incl. a second opinion up to the age of 18 | | | | | €2,000 throughout the insurance period | €2,500 throughout the insurance period |
| Note: This reimbursement may be subject to a waiting period of 1 year. | | | | | | |
| Dental care required due to an accident | | €10,000 per accident | €10,000 per accident | €10,000 per accident | €10,000 per accident | €10,000 per accident |
| Dental or orthodontic care in exceptional cases | Yes | | | | | |
| Dental care for people with a disability | Yes | | | | | |

| Oral health care and dentistry | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|---|---|-------------------|-------------------|---------------------------|---|---|
| Dental care up to the age of 18 | Yes | | | | | |
| Eyes and ears | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Audiology centre | Yes | | | | | |
| Spectacles and/or contact lenses | | | | €100 per 3 calendar years | €150 per 3 calendar years | €250 per 3 calendar years |
| Upper eyelid correction (with medical indication) | Yes | | | | | |
| Ear position correction (without medical indication) up to the age of 18 | | | | | Yes, if performed by a contracted care provider | Yes, if performed by a contracted care provider |
| Hearing aid | Yes, with the exception of the statutory personal contribution of 25% (see the Medical Devices Regulations on our website) | | | | | |
| Refractive surgery/lens implantation (additional costs) | | | | | €500 throughout the insurance period | €750 throughout the insurance period |
| Sensory impairment care | Yes | | | | | |
| Mental healthcare | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Mental healthcare 18 and older | Yes | | | | | |
| Reading Remediation & Speech Therapy | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Speech therapy | Yes | | | | | |
| Stutter therapy provided by a speech therapist | Yes | | | | | |
| Transport | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Ambulance | Yes | | | | | |
| Transport (patient transport) and/or accommodation costs for certain target groups (see conditions) | accommodation costs: €89 per night personal vehicle €0.38 per km, public transport (lowest class) 100% or taxi 100%, with the exception of a statutory personal contribution of €118 for transport costs incurred. | | | | | statutory personal contribution |
| Foot care | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Chiropodiatric care (for diabetic, medical or rheumatoid foot conditions) | Yes, limited (see also "Preventive foot care for insured persons with an increased risk of foot ulcers") | | | | €25 per treatment, up to €100 | €25 per treatment, up to €150 |
| Podiatry/podology/podopostural therapy and/or arch supports | | | | | €150 incl. 1 pair of arch supports | €200 incl. 1 pair of arch supports |
| Preventive foot care for insured persons at increased risk of foot ulcers | Yes, limited | | | | | |

| Hospital and nursing | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|--|--|-------------------|-------------------|---|---|---|
| Male circumcision (with medical indication) | Yes | | | | | |
| Primary care stay (with medical indication) | Yes | | | | | |
| Genetic research and advice | Yes | | | | | |
| Guest house (accommodation expenses) during outpatient treatment cycle | | | | €35 per night | €35 per night | €35 per night |
| Guesthouse for your visitors (overnight accommodation and transport costs for visitors during a stay in a hospital or GGZ institution) | | | | €35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. €500 for accommodation and/or transport costs for all visitors combined. | €35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. €500 for accommodation and/or transport costs for all visitors combined. | €35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. €500 for accommodation and/or transport costs for all visitors combined. |
| Hospice | | | | | €40 per day | €40 per day |
| Mechanical ventilation (including per diem for energy costs at home) | Yes | | | | | |
| Specialist medical care | Yes | | | | | |
| Accommodation costs after CAR T-cell therapy | €89 per night | | | | | |
| Plastic surgery (with medical indication) | Yes, limited | | | | | |
| Rehabilitation | Yes | | | | | |
| Second opinion (for care covered by your basic insurance) | Yes | | | | | |
| A second opinion arranged by Royal Doctors | | Yes | Yes | Yes | Yes | Yes |
| Sterilisation | | | | | Yes, if performed by a contracted care provider | Yes, if performed by a contracted care provider |
| Home dialysis | Yes | | | | | |
| Transplantation of organs and tissue | Yes | | | | | |
| Nursing and care in your own surroundings (extramural) | Yes | | | | | |
| Independent treatment centre (lowest class) | Yes | | | | | |
| Hospital treatment, examinations, tests, surgery and stay (lowest class) | Yes | | | | | |
| Hospital care for the organ or tissue donor | 3 months, or 6 months following a liver transplant | | | | | |
| Second Doctor Online | | Yes | Yes | Yes | Yes | Yes |

| Pregnancy/baby/child | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|---|---|-------------------|-------------------|---|---|---|
| Delivery with medical indication | Yes, at a clinic or outpatient facility | | | | | |
| Outpatient delivery at a hospital or birth centre (use of a delivery room) without medical indication | Yes, with the exception of the statutory personal contribution of €40 In addition to the statutory personal contribution, you also pay the amount the hospital charges in excess of €286. | | | statutory personal contribution | statutory personal contribution | statutory personal contribution |
| Home birth without medical indication | Yes | | | | | |
| Breast pump | | | | €75 per pregnancy | €75 per pregnancy | €75 per pregnancy |
| In vitro fertilisation (IVF) or intracytoplasmic sperm injection (ICSI) up to the age of 43 | Yes, the first 3 attempts for IVF and ICSI treatments combined per potential pregnancy | | | | | |
| Maternity package | | | | Yes | Yes | Yes |
| Maternity care in a birth or maternity centre | 4 bed-days, with the exception of the statutory personal contribution of €5.10 per hour | | | statutory personal contribution | statutory personal contribution | statutory personal contribution |
| Maternity care at home (incl. maternity care related to adoption) | Yes, with the exception of the statutory personal contribution of €5.10 per hour | | | statutory personal contribution | statutory personal contribution | statutory personal contribution |
| Maternity care at a hospital with medical indication | Yes | | | | | |
| Maternity care at a hospital without medical indication | Yes, with the exception of the statutory personal contribution of €40 per day in hospital. In addition to the statutory personal contribution, you also pay any hospital charges in excess of €286 a day. | | | | | statutory personal contribution |
| Maternity care (assistance during childbirth) | Yes | | | | | |
| Postponed maternity care (with medical indication) | | | | 15 hours per pregnancy with the exception of the personal contribution of €5.10 per hour if provided by a contracted maternity centre | 15 hours per pregnancy with the exception of the personal contribution of €5.10 per hour if provided by a contracted maternity centre | 15 hours per pregnancy if provided by a contracted maternity centre |
| Lactation care | | | | €80 | €80 | €115 |

| Pregnancy/baby/child | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|--|---|-------------------|--|--|--|--|
| Paediatric oncological examination | Yes, if provided by the Dutch Paediatric Oncology Group (SKION) | | | | | |
| Prenatal screening | Yes | | | | | |
| Sperm cryopreservation | Yes | | | | | |
| TENS during delivery (pain relief) | | | | 1 TENS- device throughout the insurance period if supplied by a contracted supplier | 1 TENS- device throughout the insurance period if supplied by a contracted supplier | 1 TENS- device throughout the insurance period if supplied by a contracted supplier |
| Obstetric or midwifery care | Yes | | | | | |
| Freezing of human oocytes and embryos (cryopreservation) | Yes | | | | | |
| Fertility-enhancing treatments | Yes | | | | | |
| “Slimmer Zwanger” pregnancy self-help programme | | | | 1 subscription throughout the insurance period | 1 subscription throughout the insurance period | 1 subscription throughout the insurance period |
| Antenatal classes | | | | €50 per pregnancy | €50 per pregnancy | €75 per pregnancy |
| Prevention | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Weight loss course | | | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel |
| Meer Bewegen voor Ouderen (an exercise programme for the elderly) | | | | €115 | €115 | €115 |
| Dietetic therapy by a dietitian (with medical indication) | Yes, 3 hours | | | | | Yes, 2 hours |
| First aid and resuscitation courses <ul style="list-style-type: none"> • First aid • Baby and Child First Aid course • Basic resuscitation course | | | | €115 per course | €115 per course | €115 per course |
| Combined lifestyle intervention over 18 years of age | Yes | | | | | |
| Gezond en Fitbundel | | | €150 for all costs combined | €200 for all costs combined | €250 for all costs combined | €300 for all costs combined |
| Running coaching to deal with injuries | | | 1 FysioRunning online coaching programme | 1 FysioRunning online coaching programme | 1 FysioRunning online coaching programme | 1 FysioRunning online coaching programme |
| Health Check (preventive health examination) | | | see maximum reimbursement under Healthy and Fit bundle if provided by a contracted care provider | see maximum reimbursement under Healthy and Fit bundle if provided by a contracted care provider | see maximum reimbursement under Healthy and Fit bundle if provided by a contracted care provider | see maximum reimbursement under Healthy and Fit bundle if provided by a contracted care provider |
| Chain approach to obesity up to 18 years old (including Combined Lifestyle Intervention) | Yes | | | | | |
| Mindfulness training | | | €250 | €250 | €250 | €250 |
| Online self-help modules to treat mental health issues | | | see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro | see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro | see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro | see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro |
| Sleep improvement course (organised by Somnio, Somnox or a home care agency) | | | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel |

| Prevention | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|--|--------------------------------|-------------------|---|--|--|--|
| Medical examination by a sports doctor: • Sport-related medical examination • Sport examination • Physical exertion testing | | | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution |
| Sport-related medical advice and guidance | | | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution | see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited Sports Medical Institution |
| Sports or ice pack brace | | | € 50 (1 brace) | € 50 (1 brace) | € 50 (1 brace) | € 50 (1 brace) |
| Fall prevention exercise intervention for the elderly | yes, 1 treatment per 12 months | | | | | |
| Nutrition education by a weight management consultant or dietitian (without medical indication) | | | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel | see maximum reimbursement under Gezond en Fitbundel |
| Care for women | | | | | €115 | €115 |
| Other | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
| Course on dealing with a medical condition • heart problems • lymphoedema • rheumatoid arthritis, osteoarthritis or Bechterew's disease • type 2 diabetes • Courses organised by patient associations | | | | €115 per course | €115 per course | €115 per course |
| Medical care for specific patient groups | Yes | | | | | |
| General practitioner care | Yes | | | | | |
| Integrated care for diabetes mellitus type 2 (18 years or older), COPD, asthma and/or vascular risk management (VRM) | Yes | | | | | |
| Child care at home for children up to the age of 12, during and after hospitalisation of one or both parents | | | | up to 50 hours per week from the third day of admission through the third day after discharge. If provided by an institution affiliated with the Landelijk Register Kinderopvang (LRK) | up to 50 hours per week from the third day of admission through the third day after discharge. If provided by an institution affiliated with the Landelijk Register Kinderopvang (LRK) | up to 50 hours per week from the third day of admission through the third day after discharge. If provided by an institution affiliated with the Landelijk Register Kinderopvang (LRK) |
| Laboratory tests and X-rays | Yes | | | | | |
| Informal care instructions, coaching and/or courses | | | | for informal caregiver: €150 if provided by selected organisations | for informal caregiver: €150 if provided by selected organisations | for informal caregiver: €150 if provided by selected organisations |
| Informal care agent | | | | for informal caregiver: 2 hours if provided by a contracted informal care agent | for informal caregiver: 3 hours if provided by a contracted informal care agent | for informal caregiver: 4 hours if provided by a contracted informal care agent |

| Other | Basic insurance | Basis Plus Module | Aanvullend 1 star | Aanvullend 2 star | Aanvullend 3 star | Aanvullend 4 star |
|--|-----------------|-------------------|-------------------|---|--|--|
| Substitute informal care | | | | for informal caregiver: 1 x 96 hours for 3 consecutive months if provided by a contracted institution | for informal caregiver: 1 x 120 hours for 3 consecutive months if provided by a contracted institution | for informal caregiver: 1 x 144 hours for 3 consecutive months if provided by a contracted institution |
| Stop smoking programme | Yes, 1x | | | | | |
| Therapeutic holiday camp up to the age of 18 | | | | | €150 if provided by selected organisations | €150 if provided by selected organisations |
| Temporary domestic help with informal care support | | | | for informal caregiver: 1 x €300 for 3 consecutive months if provided by a contracted institution | for informal caregiver: 1 x €450 for 3 consecutive months if provided by a contracted institution | for informal caregiver: 1 x €600 for 3 consecutive months if provided by a contracted institution |
| Thrombosis Unit | Yes | | | | | |

Reimbursements covered by Aanvullend Tand Basis

| Treatment description | Aanvullend Tand Basis |
|--|--|
| <ul style="list-style-type: none">• Check-ups (C002 or C003)• Oral hygiene (M03) | <ul style="list-style-type: none">• One check-up (C002 or C003) and up to 25 minutes of dental cleaning (M03), or• two check-ups (C002 and/or C003) and up to 15 minutes of dental cleaning (M03) |
| <ul style="list-style-type: none">• anaesthesia (A10 and A15)• fillings (V codes)• extraction of teeth and molars (H codes)• X-rays (X10 and X22)• implantology aftercare check-up (J090)• comprehensive implantology aftercare check-up (J091) | €75 |
| Dental care required due to an accident | €2,000 per accident |

Reimbursements covered by Aanvullend Tand 1, 2, 3 and 4 star

| Treatment description | Aanvullend Tand 1 star | Aanvullend Tand 2 star | Aanvullend Tand 3 star | Aanvullend Tand 4 star |
|---|------------------------|------------------------|------------------------|------------------------|
| consultations (C codes) | 100% | 100% | 100% | 100% |
| oral hygiene (M codes) | 75% | 75% | 75% | 75% |
| all other dental treatments | 75% | 75% | 75% | 100% |
| Reimbursement for all treatments combined | €250 | €500 | €1,000 | €1,250 |
| Dental care required due to an accident | €2,000 per accident | €2,000 per accident | €2,000 per accident | €2,000 per accident |



Reimbursements covered by Extra Vitaal

| Treatment description | Extra Vitaal |
|---|---|
| Medical devices for activities of daily living (ADL medical devices) | €100 if supplied by Vegro or Medipoint Harting-Bank |
| Clear for your optimal personal nutrition plan (no reimbursement for the sensor) | 100% for the one-time use of the Clear service |
| Memory training course organised by a home care agency | €115 |
| Flu vaccination up to the age of 60 | Yes |
| Hearing aid (statutory personal contribution) | €300 of the statutory personal contribution per device |
| Informal care agent | for informal caregiver: 1 hour if it is a contracted informal care agent |
| Substitute informal care | for informal caregiver: 1 x 24 hours for 3 consecutive months if provided by a contracted institution |
| At-home sports online | 25% of the cost of a monthly or annual subscription, up to € 55 only at selected gyms |
| Online self-help modules to treat mental health issues | Yes, if provided by Stichting mirro |
| Optometrist | 1 eye examination per 3 calendar years |
| Orthopaedic footwear | statutory personal contribution |
| Personal training (introductory package) | €100 if provided by a contracted care provider |
| Personal Health Check (extensive general health examination to aid prevention and early diagnostics) | 1 preventive health assessment by &NIPED (Netherlands Institute for Prevention and e-Health Development) |
| A personal alert system required for social reasons, plus the subscription fee | Yes |
| Personal alert system for temporary use and the subscription fee | Yes, 4 weeks if supplied by a contracted supplier |
| Professional response to a personal alert | Yes, if provided by a contracted care provider |
| At-home palliative care by volunteers | €200 if the volunteer is affiliated with the National Association of Volunteers in Palliative Care (VPTZ) or the Dutch Patients' Association (NPV). |
| Safety consultation for insured persons with health risks who want to continue living in their own home | Yes, 1x Only if provided by a home care agency contracted for this purpose |

No rights can be derived from this Reimbursement Guide.

This Guide to Reimbursements summarises the reimbursements. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at [zk.nl/voorwaarden](https://www.zk.nl/voorwaarden) or obtained from us by calling +31 71 751 00 51.

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We believe it is important that our information is accessible to everyone. Let us know if you have any trouble reading our information. Send an email explaining your problem and where it can be found to toegankelijkheid@zilverenkruis.nl, and we will look into it.



We are happy to help



Visit zk.nl/contact

for an overview of all contact options



If you prefer to speak to someone in person,

call us on +31 71 751 00 51.

- From 08:00 to 20:00 on working days
- From 09:00 to 13:00 on Saturdays
(**Extra:** from 09:00 to 17:30 on Saturday, 11 November, and Saturday, 30 December.
From 09:00 to 17:00 on Sunday, 31 December)



You can also write to us at

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

You can view and download documents regarding your health insurance at zk.nl/informatiedocument.
If you have any questions, please call +31 71 751 00 51.

Visit zk.nl for a list of contracted care providers, reimbursement rates for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also obtain the information from us.

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